

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

<b>UNITED STATES OF AMERICA</b>	<b>:</b>	<b>CRIMINAL NO.</b> _____
<b>v.</b>	<b>:</b>	<b>DATE FILED:</b> _____
<b>ANNISE G. SCATES</b>	<b>:</b>	<b>VIOLATIONS:</b>
<b>CHARREL SCATES</b>		<b>18 U.S.C. § 1344 (bank fraud - 29 counts)</b>
<b>SHANDEEA GLORIA WILLIAMS</b>		<b>18 U.S.C. § 2 (aiding and abetting)</b>
<b>QUINETTE CANADA</b>	<b>:</b>	

**INDICTMENT**

**COUNTS ONE THROUGH TWENTY-NINE**

**THE GRAND JURY CHARGES THAT:**

1. At all times material to this indictment, the following banks were financial institutions, the deposits of which were insured by the Federal Deposit Insurance Corporation (“FDIC”):

- a. Fulton Bank, FDIC certificate # 7551;
- b. M&T Bank, FDIC certificate # 588;
- c. Commerce Bank, FDIC certificate # 21140.

2. From in or about July 2007 through in or about September 2007, in the Eastern District of Pennsylvania, defendants

**ANNISE G. SCATES,  
CHARREL SCATES,  
SHANDEEA GLORIA WILLIAMS,  
and  
QUINETTE CANADA**

knowingly executed, and attempted to execute, and aided and abetted the execution and attempted execution of, a scheme to defraud Fulton Bank, M&T Bank, and Commerce Bank, and

to obtain monies owned by and under the care, custody, and control of these banks by means of false and fraudulent pretenses, representations, and promises.

### **THE SCHEME**

3. It was part of the scheme that from in or about July 2007 through September 2007, defendants ANNISE G. SCATES, CHARREL SCATES, SHANDEEA GLORIA WILLIAMS, and QUINETTE CANADA cashed and attempted to cash numerous counterfeit, forged, and unauthorized checks at multiple branch offices of Fulton Bank, M&T Bank, and Commerce Bank, located in the Eastern District of Pennsylvania. These counterfeit, forged and unauthorized checks were drawn on accounts at the banks at which defendants cashed and attempted to cash them.

4. On or about the dates listed below, the defendants listed below undertook the listed fraudulent transaction at a bank in the Eastern District of Pennsylvania.

COUNT	DATE	DEFENDANT	FINANCIAL INSTITUTION	TRANSACTION
1	7/19/2007	SHANDEEA GLORIA WILLIAMS	Fulton Bank	Cashing of \$1,867.98 counterfeit check no. 102799
2	7/19/2007	SHANDEEA GLORIA WILLIAMS	Fulton Bank	Cashing of \$1,867.98 counterfeit check no. 102798
3	7/19/2007	ANNISE G. SCATES	Fulton Bank	Cashing of \$1,765.54 counterfeit check no. 102813
4	7/19/2007	SHANDEEA GLORIA WILLIAMS	Fulton Bank	Cashing of \$1,867.98 counterfeit check no. 102802
5	7/19/2007	ANNISE G. SCATES	Fulton Bank	Cashing of \$1,765.54 counterfeit check no. 102817

6	7/19/2007	ANNISE G. SCATES	Fulton Bank	Cashing of \$1,765.54 counterfeit check no. 102809
7	7/19/2007	SHANDEEA GLORIA WILLIAMS	Fulton Bank	Cashing of \$1,867.98 Counterfeit check no. 102805
8	7/20/2007	ANNISE G. SCATES	Fulton Bank	Attempted cashing of \$1,765.54 counterfeit check no. 102815
9	8/6/2007	QUINETTE CANADA	M&T Bank	Cashing of \$907.41 counterfeit check no. 26360
10	8/6/2007	CHARREL SCATES	M&T Bank	Cashing of \$884.23 counterfeit check no. 26357
11	8/6/2007	CHARREL SCATES	M&T Bank	Cashing of \$849.23 counterfeit check no. 26353
12	8/6/2007	QUINETTE CANADA	M&T Bank	Cashing of \$813.97 counterfeit check no. 26359
13	8/6/2007	CHARREL SCATES	M&T Bank	Cashing of \$1,027.82 counterfeit check no. 26352
14	8/6/2007	QUINETTE CANADA	M&T Bank	Cashing of \$1,024.87 counterfeit check no. 26358
15	8/6/2007	CHARREL SCATES	M&T Bank	Cashing of \$933.01 counterfeit check no. 26354
16	8/6/2007	QUINETTE CANADA	M&T Bank	Cashing of \$887.94 counterfeit check no. 26356
17	8/7/2007	ANNISE G. SCATES	M&T Bank	Cashing of \$986.03 counterfeit check no. 26378

18	8/7/2007	CHARREL SCATES	M&T Bank	Cashing of \$920.39 counterfeit check no. 26374
19	8/7/2007	ANNISE G. SCATES	M&T Bank	Cashing of \$979.53 counterfeit check no. 26381
20	8/7/2007	CHARREL SCATES	M&T Bank	Cashing of \$972.43 counterfeit check no. 26373
21	8/7/2007	ANNISE G. SCATES	M&T Bank	Cashing of \$981.40 counterfeit check no. 26376
22	8/23/2007	CHARREL SCATES	Fulton Bank	Attempted cashing of \$901.49 counterfeit check no. 1811
23	9/18/2007	ANNISE G. SCATES	Commerce Bank	Cashing of \$989.43 counterfeit check no. 812
24	9/18/2007	CHARREL SCATES	Commerce Bank	Cashing of \$988.39 counterfeit check no. 810
25	9/18/2007	ANNISE G. SCATES	Commerce Bank	Cashing of \$1,180.00 counterfeit check no. 805
26	9/18/2007	CHARREL SCATES	Commerce Bank	Cashing of \$1,180.00 counterfeit check no. 804
27	9/18/2007	CHARREL SCATES	Commerce Bank	Cashing of \$983.47 counterfeit check no. 814
28	9/18/2007	ANNISE G. SCATES	Commerce Bank	Cashing of \$989.43 counterfeit check no. 807
29	9/18/2007	CHARREL SCATES	Commerce Bank	Attempted cashing of \$986.07 counterfeit check no. 806

All in violation of Title 18, United States Code, Sections 1344 and 2.

**A TRUE BILL:**

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**FOREPERSON**

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**PATRICK L. MEEHAN**  
**United States Attorney**